Case 21-13772-RG Doc 30 Filed 07/06/21 Entered 07/06/21 14:54:12 Desc Main

Document Page 1 of 2

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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In Re:

Tuniesa Simmons-Dozier,

Debtor.

Order Filed on July 6, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 21-13772 RG

Adv. No.:

Hearing Date: 7/7/2021 @ 8:30 a.m.

Judge: Rosemary Gambardella

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: July 6, 2021** 

Ionorable Rosemary Gambardella United States Bankruptcy Judge Page 2

Debtor: Tuniesa Simmons-Dozier

Case No.: 21-13772 RG

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Quicken Loans, LLC, holder of a mortgage on real property located at 180 Watchung Terrace, Scotch Plains, NJ, 07076, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Michelle Labayen, Esquire, attorney for Debtor, Tuniesa Simmons-Dozier, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by December 31, 2021, or as extended by an order extending loss mit or a modified plan; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular postpetition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.